

FILED
Western District of Washington
at Tacoma

NOV 28 2023

GINA ZADRA WALTON, CLERK
OF THE BANKRUPTCY COURT

Certificate Number: 20102-WAW-CC-037958506



20102-WAW-CC-037958506

CERTIFICATE OF COUNSELING

I CERTIFY that on November 20, 2023, at 11:04 o'clock PM EST, Josette Ewing received from 1stopbk.com Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Washington, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 20, 2023

By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

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GINA ZADRA WALTON, CLERK
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Certificate Number: 20102-WAW-CC-037958508



20102-WAW-CC-037958508

CERTIFICATE OF COUNSELING

I CERTIFY that on November 20, 2023, at 11:06 o'clock PM EST, Todd Payne received from 1stopbk.com Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the Western District of Washington, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 20, 2023

By: /s/Marcy Walter

Name: Marcy Walter

Title: President-Manager

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).

Debtor 1 = Josette M. Ewing

Case number = 23-42003-MJH

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I, Josette Ewing & Todd Payne, attempted to obtain credit counseling services from an approved agency prior to filing for bankruptcy, but was unable due to the following reasons:

- we were mis-informed regarding the time period in which the documents were to be completed by.
- we were unable to obtain the services during the hours of operation for the selected agency.

We chose to file for bankruptcy, due to the fact that it was the only way for us to be able to save our property from being auctioned during a foreclosure sale. Filing for the bankruptcy was our absolute last chance attempt to try to save our property that we have owned and raised our family on for over 30 years.

We would like to apologize for not having taken the course prior to filing and would greatly appreciate if our reasoning was taken into the courts consideration. Sincerely,

Josette M. Ewing
Todd Payne
11/21/2023
11-21-23